

United States Bankruptcy Court
Eastern District of California

In re:
Duane R Zanon
Carol M Zanon
Debtors

Case No. 19-20284-E
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin
Form ID: 309A

Page 1 of 1
Total Noticed: 17

Date Rcvd: Jan 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2019.

db/jdb	+Duane R Zanon, Carol M Zanon, 28 Cherokee Rd., Oroville, CA 95965-3552
aty	+David N. Chandler, 1747 4th St, Santa Rosa, CA 95404-3601
tr	+Nikki B. Farris, 2607 Forest Ave #120, Chico, CA 95928-4394
22650536	Chase Auto Loans, PO Box 182055, Columbus OH 43218-2055
22650537	Chase Cardmember Service, PO Box 6294, Carol Stream IL 60197-6294
22650541	+Nationstar, Mr Cooper, 8950 Cypress Waters Blvd, Coppell TX 75019-4620
22650546	US Dept of Education, PO Box 105193, Atlanta GA 30348-5193
22650547	Warner Asset Location Svcs, 3840 E Robinson Rd 319, Amherst NY 14228-2001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: BNBFAARRIS Jan 19 2019 08:18:00	Nikki B. Farris, 2607 Forest Ave #120, Chico, CA 95928-4394
smg	EDI: EDD.COM Jan 19 2019 08:13:00	Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM Jan 19 2019 08:18:00	Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
22650538	E-mail/Text: customercareus@creditcorpsolutionsinc.com Jan 19 2019 03:35:46	Credit Corp Solutions Inc, 180 Election Rd Ste 200, Draper UT 84020
22650539	EDI: IRS.COM Jan 19 2019 08:18:00	Internal Revenue Service, P O Box 7346, Philadelphia PA 19101-7346
22650540	+EDI: MID8.COM Jan 19 2019 08:18:00	Midland Credit Management Inc, 2365 Northside Dr Ste 300, San Diego CA 92108-2709
22650542	EDI: NAVIENTFKASMSERV.COM Jan 19 2019 08:13:00	Navient, PO Box 9532, Wilkes Barre PA 18773-9532
22650543	E-mail/Text: electronicbkydocs@nelnet.net Jan 19 2019 03:36:23	NelNet, PO Box 2970, Omaha NE 68103-2970
22650544	+EDI: CALTAX.COM Jan 19 2019 08:18:00	State of California, Franchise Tax Board, P O Box 942840, Sacramento CA 94240-0001
22650545	E-mail/Text: tidewaterlegalebn@twcs.com Jan 19 2019 03:35:56	Tidewater Finance Company, PO Box 17308, Baltimore MD 21297-1308

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 18, 2019 at the address(es) listed below:

NONE.

TOTAL: 0

Information to identify the case:			
Debtor 1	Duane R Zanon		Social Security number or ITIN xxx-xx-5338
	First Name	Middle Name	Last Name
Debtor 2	Carol M Zanon		EIN ____-____-____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of California			Social Security number or ITIN xxx-xx-6643
Case number: 19-20284 – E – 7			EIN ____-____-____
			Date case filed for chapter 7: 1/17/19

12/15

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Duane R Zanon	Carol M Zanon
2. All other names used in the last 8 years		
3. Address	28 Cherokee Rd. Oroville, CA 95965	28 Cherokee Rd. Oroville, CA 95965
4. Debtor's attorney Name and address	David N. Chandler 1747 4th St Santa Rosa, CA 95404	Contact phone: (707) 528-4331
5. Bankruptcy trustee Name and address	Nikki B. Farris 2607 Forest Ave #120 Chico, CA 95928	Contact phone: 530-898-1488

For more information, see page 2 >

Debtor: **Duane R Zanon** and **Carol M Zanon**Case number: **19-20284 – E – 7**

6. Bankruptcy clerk's office You may inspect all records filed in this case at this office or online at www.pacer.gov .	Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814	Hours: M–F 9:00 AM – 4:00 PM www.caeb.uscourts.gov Phone: (916) 930-4400 Date: 1/18/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 13, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2986 Bechelli Lane, 2nd Floor, Room 200, Redding, CA Debtors are required to bring government issued photo identification and proof of social security number to the meeting of creditors.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov or debtors can register for DeBN by filing form EDC 3-321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.	